

Fill in this information to identify the case:

Debtor 1 Steven Randolph Cureton

Debtor 2 Debbye Stevens Cureton
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of North Carolina

Case number 15-10494

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association
as Trustee of SCIG Series III Trust

Court claim no. (if known): 11

Last 4 digits of any number you use to identify the debtor's account:

5 6 5 5

Date of payment change:

Must be at least 21 days after date of this notice 01/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 1,620.49

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 390.60

New escrow payment: \$ 442.16

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Steven Randolph Cureton
First Name Middle Name Last Name

Case number (# known) 15-10494

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.


Signature

Date 12/11/19

Print: Raymond Valderrama
First Name Middle Name Last Name

Title AVP, Bankruptcy

Company BSI Financial Services, servicing agent for
US Bank Trust National Association

Address 7505 Irvine Center Drive, Suite 200
Number Street
Irvine CA 92618
City State ZIP Code

Contact phone (949) 679-6728

Email Rvalderrama@bsifinancial.com



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www.bsifinancial.com

STEVEN R CURETON
DEBBYE S CURETON
4119 TELLMONT COURT
HIGH POINT

NC 27265

YOUR LOAN NUMBER:

5655

DATE: 12/10/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - CORRECTION ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 01/20 THROUGH 12/20.

----- ANTICIPATED PAYMENTS FROM ESCROW - 01/20 THROUGH 12/20 -----
HOMEOWNERS F/P 2175.75
COUNTY TAX 3130.24
TOTAL PAYMENTS FROM ESCROW 5305.99
MONTHLY PAYMENT TO ESCROW 442.16 (1/12TH OF ABOVE TOTAL)

| ----- ANTICIPATED ESCROW ACTIVITY - 01/20 THROUGH 12/20 ----- | | | | -- ESCROW BALANCE COMPARISON -- | |
|---|-----------|-------------|-------------------------|---------------------------------|----------|
| MONTH | TO ESCROW | FROM ESCROW | DESCRIPTION | ANTICIPATED | REQUIRED |
| | | | ACTUAL STARTING BALANCE | 884.39 | 884.39 |
| JAN 20 | 442.16 | | | 1326.55 | 1326.55 |
| FEB 20 | 442.16 | | | 1768.71 | 1768.71 |
| MAR 20 | 442.16 | | | 2210.87 | 2210.87 |
| APR 20 | 442.16 | | | 2653.03 | 2653.03 |
| MAY 20 | 442.16 | | | 3095.19 | 3095.19 |
| JUN 20 | 442.16 | | | 3537.35 | 3537.35 |
| JUL 20 | 442.16 | | | 3979.51 | 3979.51 |
| AUG 20 | 442.16 | 3130.24 | COUNTY TAX | 1291.43 | 1291.43 |
| SEP 20 | 442.16 | | | 1733.59 | 1733.59 |
| OCT 20 | 442.16 | | | 2175.75 | 2175.75 |
| NOV 20 | 442.16 | | | 2617.91 | 2617.91 |
| DEC 20 | 442.16 | 2175.75 | HOMEOWNERS F ALP | 884.32 | 884.32 |

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00.

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----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

| | |
|--|---------|
| PRINCIPAL & INTEREST | 1178.33 |
| ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE) | 442.16 |
| PLUS: OPTIONAL INSURANCE PREMIUMS | 0.00 |
| PLUS: REPLACEMENT RESERVE OR FHA SVC CHG | 0.00 |
| PLUS: SHORTAGE PAYMENT | 0.00 |
| MINUS: SURPLUS CREDIT | 0.00 |
| ROUNDING ADJUSTMENT | 0.00 |
| MINUS: BUYDOWN/ASSISTANCE PAYMENTS | 0.00 |

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 01/01/20 1620.49

NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 884.32. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 884.32.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

| | | | | |
|--|---------|----------------|--------|--------------|
| ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE: | | | | |
| 10/19 | 390.60 | 11/19 | 390.60 | 12/19 390.60 |
| ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE: | | | | |
| 12/19 | 2175.75 | HOMEOWNERS F/P | 00/00 | 0.00 |
| 00/00 | 0.00 | | 00/00 | 0.00 |
| 00/00 | 0.00 | | 00/00 | 0.00 |

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BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

IN RE:

STEVEN RANDOLPH CURETON

DEBBYE STEVENS CURETON

Debtors

CASE NO. 15-10494

Chapter 13

CERTIFICATE OF SERVICE

The undersigned certifies that this day a copy of the Notice of Mortgage Payment Change filed on December 11, 2019 was served upon the person listed below by mailing a copy of the same, properly addressed and postage prepaid via the United States Postal Service.

Steven Randolph Cureton
Debbie Stevens Cureton
4119 Tellmont Court
High Point, NC 27265

Damon Terry Duncan
Duncan Law, LLP
Suite 304
628 Green Valley Road
Greensboro, NC 27408

Anita Jo Kinlaw Troxler
PO Box 1720
Greensboro, NC 27402-1720

DATED: December 11, 2019

/s/ John W. Fletcher III
N.C. State Bar No. 15503
Henderson, Nystrom, Fletcher & Tydings, PLLC
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Charlotte, NC 28202
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